

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

| | | |
|-------------------|---|-------------------|
| In re: | § | |
| | § | |
| SMART, BARBARA L. | § | Case No. 08-22737 |
| | § | |
| Debtor(s) | § | |

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BRENDA PORTER HELMS, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF COURT
219 S. DEARBORN STREET
CHICAGO IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:00 AM on 03/18/2011 in Courtroom 201,

Will County Court Annex Building
57 N. Ottawa
Joliet IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 02/14/2011

By: Clerk of Court

*BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625*

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
SMART, BARBARA L. § Case No. 08-22737
§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 23,513.27
and approved disbursements of \$ 45.35
leaving a balance on hand of¹ \$ 23,467.92

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payment to Date | Proposed Payment |
|--|-----------------|-------------------------|------------------|
| Trustee Fees: BRENDA PORTER HELMS, TRUSTEE | \$ 3,101.33 | \$ 0.00 | \$ 3,101.33 |
| Attorney for Trustee Fees: The Helms Law Firm P.C. | \$ 487.50 | \$ 0.00 | \$ 487.50 |

Total to be paid for chapter 7 administrative expenses \$ 3,588.83
Remaining Balance \$ 19,878.49

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 30,301.24 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 65.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payment to Date | Proposed Payment |
|-----------|---------------------------------------|-------------------------|-------------------------|------------------|
| 000001 | Discover Bank/DFS Services LLC | \$ 7,002.88 | \$ 0.00 | \$ 4,594.09 |
| 000002 | American Express Centurion Bank | \$ 9,708.25 | \$ 0.00 | \$ 6,368.89 |
| 000003 | FIA CARD SERVICES, NA/BANK OF AMERICA | \$ 13,590.11 | \$ 0.00 | \$ 8,915.51 |

Total to be paid to timely general unsecured creditors \$ 19,878.49

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Brenda Porter Helms

Trustee

*BRENDA PORTER HELMS, TRUSTEE
3400 W. LAWRENCE AVENUE
CHICAGO, IL 60625*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-22737

User: wepps
Form ID: pdf006

Page 1 of 1
Total Noticed: 15

Date Rcvd: Feb 15, 2011

The following entities were noticed by first class mail on Feb 17, 2011.

db +Barbara L. Smart, 2 S 630 Williams Road, Warrenville, IL 60555-2231
aty +Bradley S Covey, Springer, Brown, Covey, Gaertner & Davis, 232 S Batavia Ave,
Batavia, IL 60510-3169
aty +Brenda Porter Helms, ESQ, The Helms Law Firm, P.C., 3400 W Lawrence Avenue,
Chicago, IL 60625-5104
tr +Brenda Porter Helms, ESQ, The Helms Law Firm, P.C., 3400 West Lawrence,
Chicago, IL 60625-5104
12558501 +AAA Financial Services, PO Box 37271, Baltimore, MD 21297-3271
12558502 +American Express, PO Box 981535, El Paso, TX 79998-1535
12818695 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12558503 +Bank of America, PO Box 17309, Baltimore, MD 21297-1309
12558506 National City, Box 85130, Louisville, KY 40285
12558505 +National City, EveryDay Rewards, PO Box 856176, Louisville, KY 40285-6176
12558507 +National City/ Points, PO Box 856176, Louisville, KY 40285-6176
12558508 +Shell City Cards, Box 6000, The Lakes, NV 89163-0001

The following entities were noticed by electronic transmission on Feb 15, 2011.

12558504 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 16 2011 00:20:19 Discover Card, PO Box 30943,
Salt Lake City, UT 84130
12735120 E-mail/PDF: mrdiscen@discoverfinancial.com Feb 16 2011 00:20:19
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
13018575 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 16 2011 00:10:08
FIA CARD SERVICES, NA/BANK OF AMERICA, by American InfoSource LP as its agent, PO Box 248809,
Oklahoma City, OK 73124-8809

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2011

Signature:

